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PATENT APPLICATION

By: /Kevin L. Wingate/
Kevin L. Wingate

Date: January 29, 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3628

EXAMINER: OJO O. OYEBISI

In re application of: Ronald A.)
Braco)
Application No: 09/852,119)
Filed: May 9, 2001)
Attorney Docket No. 7198)

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEM

Commissioner for Patents
Mail Stop RCE
P.O. Box 1450
Alexandria, VA 22313-1450

January 29, 2007

SUBMISSION PURSUANT TO 37 C.F.R. §1.114

Sir:

This submission is being concurrently filed with an RCE, pursuant to 37 CFR §1.114, for the above-identified patent application. Entry of the following amendments and reconsideration of the claimed subject matter following this submission is respectfully requested.

Applicant hereby respectfully petitions for an extension of time of three (3) months in filing this submission in response to the Office Action dated July 31, 2006, on the above-identified patent application. The extension extends the time to respond from October 31, 2006, to January 31, 2007, and this petition, together with this submission and the requisite fees, are being filed concurrently with a certificate of transmission on or before the latter date. This

request for an extension of time would allow the submission to be submitted six (6) months after the date of the Office Action. Accordingly, the appropriate fee for extension of time is that stated in 37 C.F.R. Section 1.17(a) (2) for a large entity, which is a \$1020.00 extension fee for response within the third month.

The fee for the Request for Continued Examination under 37 C.F.R. Section 1.17(e) is \$790. 30 claims remain pending, of which 5 are independent, and since in the application 30 claims were paid for, of which 8 were independent, no additional fees for claims are believed to be due.

The total thus due for this submission is \$1,810.00. The U.S. Patent and Trademark Office is authorized to charge this amount and any additional fees required to secure the entry of this submission, or to credit any overpayment, to Deposit Account No. 50-3505.

The Claims are reflected in the listing of claims which begins on page 3 of this submission.

Remarks begin on page 9 of this submission.